

**UNITED STATES DISTRICT COURT
MIDDLE DISTRICT OF NORTH CAROLINA**

HASSIE-DEMOND; NOWLIN,

Plaintiff,

v.

NEW MILLENNIUM,

Defendant.

Civil Action No. 1:10-CV-857

AFFIDAVIT OF DANIEL SYMONDS

NOW COMES Daniel Symonds, who being duly sworn, deposes and says:

1. I am over eighteen years of age and competent to make this Affidavit.
2. I am a Senior Vice President and the Credit Card Program Manager for Defendant New Millennium Bank (the Bank). I have held that position since October 2010.
3. As Credit Card Program Manager, I am responsible for the implementation and maintenance of policies and procedures to ensure that the Bank's Credit Card Program complies fully with applicable federal laws, including the Fair Credit Reporting Act.
4. As Credit Card Program Manager, I have personal knowledge of the Bank's file management practices with respect to its credit card customers, and I have access to all files and information maintained by the Bank with respect to its credit card customers.

5. From early January 2006 until June 2008, Plaintiff Hassie-Demond Nowlin (Mr. Nowlin) was a credit card customer of the Bank. He has had only one credit card account with the Bank. However, he submitted an online application for a second credit card on December 14, 2006. Because he did not submit a security deposit, that card was not opened.

6. A numbered copy of the pertinent portion of the Bank's file with respect to Mr. Nowlin's credit card account is attached as Exhibit A.

7. In August 2005, Mr. Nowlin applied for a secured credit card with the Bank. (Ex. A at 2:) After Mr. Nowlin submitted the application fee and an adequate security deposit, his credit card account was opened. (Ex. A at 3-5.)

8. Mr. Nowlin missed his first credit card account payment in March 2006. (Ex. A at 15-16.) He also missed payments in October 2006, November 2006, January 2007, October 2007, and November 2007, and had a \$20 payment returned in September 2007. (Ex. A at 18-20, 21-22, 30-32.)

9. Mr. Nowlin made his final payment to the Bank in December 2007. In June 2008, after Mr. Nowlin had been delinquent for six months, the Bank charged off (that is, designated as an uncollectible debt) Mr. Nowlin's unpaid balance of \$156.84. (Ex. A at 33-38.)


10. In accordance with its standard policies and procedures, the Bank has furnished accurate information about Mr. Nowlin's account to credit reporting agencies. Mr. Nowlin's account has never been in dispute.

11. The Bank has never acted as a third-party debt collector with respect to Mr. Nowlin's account. The Bank provides no third-party debt collection services.

12. The Bank first learned that this lawsuit had been filed on April 4, 2011, when it received the entry of default dated March 21, 2011.

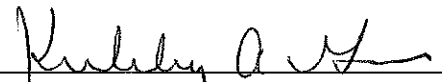
Further affiant sayeth not.

This 20 day of April, 2011.


Daniel Symonds

Subscribed and sworn to before me,

this the 20 day of April, 2011.


NOTARY PUBLIC

My commission expires: 2/27/12

KIMBERLEY A. GUERCIN
NOTARY PUBLIC OF NEW JERSEY
MY COMMISSION EXP. FEBRUARY 27, 2012

EXHIBIT A

XZ

NOWLIN, DEMOND**2020 ANTHONY CT**GREENSBORO*NC*27406-3313*

11/03/10 07:35

CUR BAL	156.84	STTS CD INT/EXT	D/Z HOME PHONE
CREDIT LIMIT	363	CYCLE CODE	11Y WORK PHONE
AVLB CREDIT	0	PLST#	1 TYPE 1 COLLECTOR CODE 499
LST PMT AM	60	LST PMT DT	12-11-07 ENTRY DATE 01-17-08
AM DUE	157	LST MON	05-20-08 Y WORK DATE 03-22-09
DSP	0	OPEN DATE	01-06 CTD COUNT 0 REL CD
AM DLO	156	OVERLIMIT HIST	03 CTD AM 0
# TIMES 1 CYCLE	0	HIST	7777 7777 7777 PR AM 0
# TIMES 2 CYCLES	0	REAGE 00 DLO SC 0000	PROMISE DATE 00-00-00
# TIMES 3 CYCLES	33	SCORE: BH 000 CR 000	USER FLAGS V
# DAYS DELINQUENT	585	CRDT LINE	01-06 SPECIAL FLAGS
FIXED PAY AM	0.00	SOC SEC#	MISC F P
CROSS REFERENCE 1	0000000000000000 2		3
005 CLS 040308 C	ICA P/O DONE PER EOM RPT \$382.79		
006 041610 A	CHANGE CPST: VSNM/VSNX DATE: 04/16/10 RSN: CYC ALLO B/A: B		
004 000 121107 X	***SUMMARY*** ACTION ENTRY: 8 PROMISE/PAYS: 0		
003 000 021107 X	***SUMMARY*** ACTION ENTRY: 4 PROMISE/PAYS: 0		
002 000 112706 X	***SUMMARY*** ACTION ENTRY: 7 PROMISE/PAYS: 1		
046 03-18-09 444 TW CH		045 10-29-08 285 TW CH TCB	
044 05-20-08 499 180 E A CO		043 05-09-08 225 LM VM 9:15	

4-© 1 Sess-1 170.186.240.100 RNOS 1/2



ACCEPTANCE FORM

New Millennium Bank – P.O. Box 2682 – New Brunswick, NJ 08903



ACCEPTANCE DEADLINE: 08/19/05 APPROVAL NO: RKN YHXE GUARANTEE NO: 077-6838-5648

1. Check and correct your name/address:

Name on Card(s): DEMOND NOWLIN

Mailing Address: 2020 Anthony Ct.
Greensboro NC 27406-3313

2. Complete information below.

Your Phone Number [REDACTED]

Your Social Security Number: [REDACTED]

Your Email Address [REDACTED]

3. Select your credit card(s):

☒ BOTH VISA® & MasterCard® - up to \$10,000.00
total limit **SAVE \$20.50** (\$37.50)

☐ VISA® ONLY - up to \$5,000.00 credit limit (\$29)

☐ MasterCard® ONLY - up to \$5,000.00 credit limit (\$29)

☐ Extra card for joint account (Add \$10)

☐ RUSH SERVICE (Add \$6)

I have read and understand all account information included with this offer and agree with the terms. I understand there is no credit check for my secured MasterCard® & Visa® and my card(s) will be sent immediately upon receipt of my deposit. I have a double my money back approval guarantee.

H. Demond Nowlin

Your Signature

For Joint Account:

Joint Account Name (please print)

Joint Account Signature

AMOUNT ENCLOSED \$ 300 (Enclose check or money order payable to New Millennium Bank)

Important: Your credit cards cannot be processed without this completed form and the processing fee.

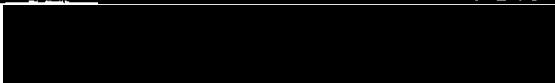
You may apply for an account in your own name regardless of your marital status.

Copyright © 2005.

NMB 0002



Hassie D. Nowlin
Hassie Demond Nowlin
2020 Anthony Court
Greensboro, NC 27406



356

Date 10-17-5
日期

68-7497/2560

Pay to the order of

收款人

New Millennium Bank

\$ 300

Three hundred 2 %

Dollars
美元



Security features
are included.
Details on back.

NAVY
FEDERAL
CREDIT UNION
www.navyfcu.org

For

事由

New Secured cards
VISA & MasterCard

H. D. Nowlin
without prejudice ucc1-207 NP

NMB 0003

Please complete, detach and return as soon as possible in the enclosed envelope.
***Required by Government Regulations to obtain Credit Card.**

Demond Nowlin
2020 Anthony Ct
Greensboro, NC 27406-3313

*Date of Birth [REDACTED]
*Social Security Number [REDACTED]
*Home Phone [REDACTED]
Mother's Maiden Name [REDACTED]
Co-Applicant Name [REDACTED]
Co-Applicant Social Security Number [REDACTED]

REF: 2355085 P

Enclosed is the remaining deposit of \$ 100 (minimum \$300, maximum \$5,000) payable to New Millennium Bank for a security account in the name of Demond Nowlin.

I understand that this deposit will be held as security for my credit card account.

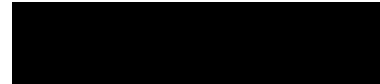
PLEASE RETURN YOUR DEPOSIT WITH A COPY OF YOUR DRIVER'S LICENSE OR UTILITY BILL THAT VERIFIES THE ADDRESS ON THIS LETTER.

If this letter was mailed to a P.O. Box, verifications of resident address will be required.

Signature Demond Nowlin

Date 11/12/05

0



NMB 0004

091

66-21/530
99998

12-16-05 DATE

PAY TO THE
ORDER OF

New Millennium Bank
One hundred ——— %

\$ 100 —

DOLLARS



WACHOVIA
Wachovia Bank, N.A.
www.wachovia.com

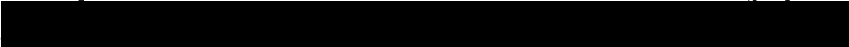


Demond Nowlin

FOR

Security Account

without prejudice ucc-207



NMB 0005

Your TransUnion File Number:

Password:

Login Expiration Date:

01/15/2006

P03K7V00400106-1001471

DEMOND NOWLIN

2020 ANTHONY CT

GREENSBORO, NC 27406

NMB 0006

Account: [REDACTED]

\$20.00

DEMOND NOWLIN
2020 ANTHONY CT
GREENSBORO, NC 27406-3313

Please Direct Any Questions

To: 877-246-7923

ONLINE BILL PAYMENT PROCESSING CENTER

P.O. BOX 182096

COLUMBUS, OH 43218-2096

JPMORGAN CHASE BANK, N.A. 1056
DELAWARE, OH 43015

56-1551/441

0055884217

March 22, 2007

Pay TWENTY AND 00/100

DOLLARS

\$ *****20.00

To
The
Order
Of

MILLENNIUM BANK
57 LIVINGSTON AVE
NEW BRUNSWICK, NJ 08901-2523



REMITTANCE VOID IF NOT CASHED WITHIN 90 DAYS.

AUTHORIZED SIGNATURE

WARNING: THIS BORDER CONTAINS MICRO-TYPE WHICH WILL NOT REPRODUCE ON A COPIER.

NMB 0007

Account: [REDACTED]

PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER

\$20.00

DEMOND NOWLIN
2020 ANTHONY CT
GREENSBORO, NC 27406-3313

Please Direct Any Questions

To: 877-248-7923

ONLINE BILL PAYMENT PROCESSING CENTER

P.O. BOX 182096

COLUMBUS, OH 43218-2096

56-1551/441

0055884218

JPMORGAN CHASE BANK, N.A. 1056
DELAWARE, OH 43015

March 22, 2007

Pay TWENTY AND 00/100

DOLLARS

\$ *****20.00

To
The
Order
Of

MILLENNIUM BANK
57 LIVINGSTON AVE
NEW BRUNSWICK, NJ 08901-2523



REMITTANCE VOID IF NOT CASHED WITHIN 90 DAYS

AUTHORIZED SIGNATURE

WARNING: THIS BORDER CONTAINS MICRO-TYPE WHICH WILL NOT REPRODUCE ON A COPIER.



NMB 0008

Account: [REDACTED]

\$20.00

DEMOND NOWLIN
2020 ANTHONY CT
GREENSBORO, NC 27406-3313

Please Direct Any Questions
To: 877-246-7923
Online Bill Payment Processing Center
P.O. BOX 182096
COLUMBUS, OH 43218-2096
JPMORGAN CHASE BANK, N.A. 1056
DELAWARE, OH 43015

56-1551/441

0078054532

May 22, 2007

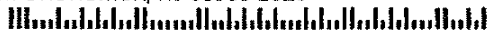
Pay TWENTY AND 00/100

DOLLARS

\$ *****20.00

To
The
Order
Of

MILLENNIUM BANK
57 LIVINGSTON AVE
NEW BRUNSWICK, NJ 08901-2523



REMITTANCE VOID IF NOT CASHED WITHIN 90 DAYS.

AUTHORIZED SIGNATURE

WARNING: THIS BORDER CONTAINS MICRO-TYPE WHICH WILL NOT REPRODUCE ON A COPIER

NMB 0009

Account: [REDACTED]

PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER

\$20.00

DEMOND NOWLIN
2020 ANTHONY CT
GREENSBORO, NC 27406-3313

Please Direct Any Questions
To: 877-246-7923
Online Bill Payment Processing Center
P.O. BOX 182096
COLUMBUS, OH 43218-2096

56-1551/441

0099500294

JPMORGAN CHASE BANK, N.A. 1056
DELAWARE, OH 43015

July 20, 2007

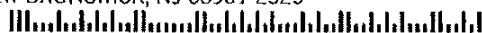
Pay TWENTY AND 00/100

DOLLARS

\$ *****20.00

To
The
Order
Of

MILLENNIUM BANK
57 LIVINGSTON AVE
NEW BRUNSWICK, NJ 08901-2523



REMITTANCE VOID IF NOT CASHED WITHIN 90 DAYS.

AUTHORIZED SIGNATURE

WARNING: THIS BORDER CONTAINS MICRO-TYPE WHICH WILL NOT REPRODUCE ON A COPIER.

NMB 0010

\$20.00

DEMOND NOWLIN
2020 ANTHONY CT
GREENSBORO, NC 27406-3313

**Please Direct Any Questions
To: 877-248-7923
Online Bill Payment Processing Center
P.O. BOX 182096
COLUMBUS, OH 43218-2096**

**JPMORGAN CHASE BANK, N.A. 1056
DELAWARE, OH 43015**

56-1551/441

0010234938

August 22, 2007

Pay TWENTY AND 00/100

DOLLARS

\$***20.00**

To
The
Order
Of

MILLENNIUM BANK
57 LIVINGSTON AVE
NEW BRUNSWICK, NJ 08901-2523



REMITTANCE VOID IF NOT CASHED WITHIN 90 DAYS.

AUTHORIZED SIGNATURE

AUTHORIZED SIGNATURE

WARNING: THIS BORDER CONTAINS MICRO-TYPE WHICH WILL NOT REPRODUCE ON A COPY

SECRET

HASSIE D NOWLIN
PO BOX 9114
GREENSBORO, NC 27429

350

68-7497/2560

DATE 11/12/05


PAY TO THE
ORDER OF

New Millennium Bank

\$ 150

The hundred fifty & 00/100

DOLLARS

 Security Features
are included.
Details on back.


**NAVY
FEDERAL
CREDIT UNION**
VIENNA, VIRGINIA
www.navyfcu.org

FOR

Secured Credit Card

Hassie D Nowlin

[Redacted]

NMB 0012



Cash Remittance /PB01E
P. O. Box 1046
Charlotte, N. C. 28201 - 1046

OCTOBER 19, 2005

0001213 01 AV 0.278 B 00006 09 DW074

DEMOND NOWLIN

2020 ANTHONY CT
GREENSBORO, NC 27406-3313

Dear DEMOND NOWLIN :

Our records indicate you received a reminder notice and disconnection notice regarding the past due amount outstanding for electric service at 2020 ANTHONY CT, GREENSBORO, NC. To prevent disconnection of this service, please review the following information and take appropriate action immediately.

Payment Due
by 5:00 p.m. on
OCTOBER 25, 2005

The past due amount must be received in our office or left in our drop box before 5 p.m. on OCTOBER 25, 2005 to avoid disconnection on 10-26-2005. You may find it convenient to pay your electric bill with a major credit card or by automated check processing. For your convenience, we now accept MasterCard, Visa, Discover and automated checks (through a third party vendor) for payment of deposits, past due or final electric bills. If these payment options meet your needs, simply call us at (336) 378-9451 with your credit card or check information. A convenience fee will be charged for this service.

If you do not pay the above amount and your service is disconnected, the total amount due of \$158.05 and a reconnect fee (including 3% sales tax) of \$25.75 will be required to restore your service. When reconnection is requested after normal business hours (Monday - Friday, 8 a.m. - 5 p.m.); a \$77.25 reconnect fee must be paid before service is restored. A deposit also may be required to either restore or maintain service if your service is disconnected or if your account continues to carry a past due balance.

If payment has been made, please disregard this notice. To verify your payment was received or if you have questions about your account, please call us at (336) 378-9451. Our credit department hours are 7 a.m. to 7 p.m. Monday - Friday and 9 a.m. to 1 p.m. on Saturday. Thank you for your prompt attention to this matter.

Para interpretacion de esta noticia muy importante de su servicio electrico, por favor llame a la compania de Duke Power y pida un representante que habla espanol.

Sincerely,

J. T. Owen, Jr.

J. T. Owen, Jr.
Credit Department

www.dukepower.com

NMB 0013

NEW MILLENNIUM BANK
PO BOX 9201
OLD BETHPAGE NY 11804 9001



☐ **MOVED?** Just check this box and complete the address change on the reverse side

Account Number: [REDACTED]
Minimum Payment Due: \$20.00
Payment Due Date: 02/11/06
Past Due Amount: \$0.00
New Balance \$59.00
Amount Enclosed \$

Make Checks Payable to: NEW MILLENNIUM BANK

NEW MILLENNIUM BANK
P.O. BOX 5721
HICKSVILLE, N.Y. 11802 5721

DEMOND NOWLIN
2020 ANTHONY CT
GREENSBORO NC 27406 3313

8961



Account Information		Account Activity	
Account Number	[REDACTED]	Previous Balance	\$0.00
Payment Due Date	02/11/06	Purchases	\$0.00
Credit Limit	\$363.00	Cash Advances	\$0.00
Billing Cycle Closing Date	01/17/06	Credits/Returns	\$0.00
Days in Billing Cycle	30	Payments	\$0.00
Overlimit Amount	\$0.00	Fees & Other Debits	\$59.00
		FINANCE CHARGE	\$0.00
		New Balance	\$59.00

For line increase or Customer Service please call: 800 768 9897
To Report a lost or stolen card please call: 800 768 9897
Please send Billing Inquiries to: PO BOX 9201 OLD BETHPAGE, NY 11804

Statement Details				
Trans Date	Post Date	Reference #	Description	Amount
01/06	01/06	F582000CN000Q5AUT	ANNUAL FEE	59.00

STATEMENT SAVINGS ACCOUNT BALANCE	363.04
INTEREST PAID THIS CYCLE	0.54
INTEREST PAID YEAR TO DATE	0.54
LENGTH OF STATEMENT PERIOD (DAYS)	30.00
INTEREST RATE	6.00
ANNUAL PERCENTAGE YIELD EARNED	6.21

Your Periodic Rate May Vary

Finance Charges				
	Finance Charge Balance	Daily Periodic Rate	Corresponding Annual Percentage Rate	ANNUAL PERCENTAGE RATE
Purchases	\$0.00	.05341%	19.50%	19.50%
Cash Advances	\$0.00	.05341%	19.50%	19.50%

NEW MILLENNIUM BANK
PO BOX 9201
OLD BETHPAGE NY 11804 9001



☐ **MOVED?** Just check this box and complete the address change on the reverse side

Account Number: [REDACTED]
Minimum Payment Due: \$20.00
Payment Due Date: 03/12/06
Past Due Amount: \$0.00
New Balance \$47.02
Amount Enclosed \$

Make Checks Payable to: NEW MILLENNIUM BANK

NEW MILLENNIUM BANK
P.O. BOX 5721
HICKSVILLE, N.Y. 11802 5721

DEMOND NOWLIN
2020 ANTHONY CT
GREENSBORO NC 27406 3313

7573



Account Information		Account Activity	
Account Number	[REDACTED]	Previous Balance	\$59.00
Payment Due Date	03/12/06	Purchases	\$45.90
Credit Limit	\$363.00	Cash Advances	\$0.00
Billing Cycle Closing Date	02/15/06	Credits/Returns	\$0.00
Days in Billing Cycle	29	Payments	\$59.00
Overlimit Amount	\$0.00	Fees & Other Debits	\$0.00
		FINANCE CHARGE	\$1.12
		New Balance	\$47.02

For line increase or Customer Service please call: 800 768 9897
To Report a lost or stolen card please call: 800 768 9897
Please send Billing Inquiries to: PO BOX 9201 OLD BETHPAGE, NY 11804

Statement Details					
Trans Date	Post Date	Reference #	Description		Amount
01/18	01/18	2425477D3DDJQQBBB	FREEDOM BOOKS 509 2173924 WA		45.90
01/31	01/31	7415518DF013V9T3L	PAYMENT THANK YOU		59.00
02/15	02/15	*FINANCE CHARGE*	PURCHASES \$1.12 CASH ADVANCE \$0.00		1.12

STATEMENT SAVINGS ACCOUNT BALANCE	364.85
INTEREST PAID THIS CYCLE	1.81
INTEREST PAID YEAR TO DATE	2.35
LENGTH OF STATEMENT PERIOD (DAYS)	29.00
INTEREST RATE	6.00
ANNUAL PERCENTAGE YIELD EARNED	6.45

Your Periodic Rate May Vary

Finance Charges				
	Finance Charge Balance	Daily Periodic Rate	Corresponding Annual Percentage Rate	ANNUAL PERCENTAGE RATE
Purchases	\$72.34	.05341%	19.50%	19.50%
Cash Advances	\$0.00	.05341%	19.50%	19.50%

NEW MILLENNIUM BANK
PO BOX 9201
OLD BETHPAGE NY 11804 9001



☐ **MOVED?** Just check this box and complete the address change on the reverse side

Account Number: [REDACTED]
Minimum Payment Due: \$40.00
Payment Due Date: 04/11/06
Past Due Amount: \$20.00
New Balance \$67.77
Amount Enclosed \$

Make Checks Payable to: NEW MILLENNIUM BANK

NEW MILLENNIUM BANK
P.O. BOX 5721
HICKSVILLE, N.Y. 11802 5721

DEMOND NOWLIN
2020 ANTHONY CT
GREENSBORO NC 27406 3313

7572



Account Information		Account Activity	
Account Number	[REDACTED]	Previous Balance	\$47.02
Payment Due Date	04/11/06	Purchases	\$0.00
Credit Limit	\$363.00	Cash Advances	\$0.00
Billing Cycle Closing Date	03/17/06	Credits/Returns	\$0.00
Days in Billing Cycle	30	Payments	\$0.00
Overlimit Amount	\$0.00	Fees & Other Debits	\$20.00
		FINANCE CHARGE	\$0.75
		New Balance	\$67.77

For line increase or Customer Service please call: 800 768 9897
To Report a lost or stolen card please call: 800 768 9897
Please send Billing Inquiries to: PO BOX 9201 OLD BETHPAGE, NY 11804

Statement Details					
Trans Date	Post Date	Reference #	Description		Amount
03/17	03/17		LATE FEE		20.00
03/17	03/17	*FINANCE CHARGE*	PURCHASES \$0.75 CASH ADVANCE \$0.00		0.75

WE HAVE NOT RECEIVED THE PAYMENT DUE ON YOUR
LAST STATEMENT. IF PAYMENT HAS BEEN MADE,
PLEASE DISREGARD THIS NOTICE.

STATEMENT SAVINGS ACCOUNT BALANCE 366.67
INTEREST PAID THIS CYCLE 1.82
INTEREST PAID YEAR TO DATE 4.17
LENGTH OF STATEMENT PERIOD (DAYS) 30.00
INTEREST RATE 6.00
ANNUAL PERCENTAGE YIELD EARNED 6.24

Your Periodic Rate May Vary

Finance Charges				
	Finance Charge Balance	Daily Periodic Rate	Corresponding Annual Percentage Rate	ANNUAL PERCENTAGE RATE
Purchases	\$47.02	.05341%	19.50%	19.50%
Cash Advances	\$0.00	.05341%	19.50%	19.50%

NEW MILLENNIUM BANK
PO BOX 9201
OLD BETHPAGE NY 11804 9001



☐ **MOVED?** Just check this box and complete the address change on the reverse side

Account Number: [REDACTED]
Minimum Payment Due: \$0.00
Payment Due Date: 05/12/06
Past Due Amount: \$0.00
New Balance \$0.00
Amount Enclosed \$

Make Checks Payable to: NEW MILLENNIUM BANK

NEW MILLENNIUM BANK
P.O. BOX 5721
HICKSVILLE, N.Y. 11802 5721

DEMOND NOWLIN
2020 ANTHONY CT
GREENSBORO NC 27406 3313

28121



Account Information		Account Activity	
Account Number	[REDACTED]	Previous Balance	\$67.77
Payment Due Date	05/12/06	Purchases	\$0.00
Credit Limit	\$363.00	Cash Advances	\$0.00
Billing Cycle Closing Date	04/17/06	Credits/Returns	\$0.00
Days in Billing Cycle	31	Payments	\$67.77
Overlimit Amount	\$0.00	Fees & Other Debits	\$0.00
		FINANCE CHARGE	\$0.00
		New Balance	\$0.00

For line increase or Customer Service please call: 800 768 9897
To Report a lost or stolen card please call: 800 768 9897
Please send Billing Inquiries to: PO BOX 9201 OLD BETHPAGE, NY 11804

Statement Details				
Trans Date	Post Date	Reference #	Description	Amount
04/11	04/11	7415518FM0169A0TX	PAYMENT THANK YOU	67.77

STATEMENT SAVINGS ACCOUNT BALANCE	368.50
INTEREST PAID THIS CYCLE	1.83
INTEREST PAID YEAR TO DATE	6.00
LENGTH OF STATEMENT PERIOD (DAYS)	31.00
INTEREST RATE	6.00
ANNUAL PERCENTAGE YIELD EARNED	6.03

Your Periodic Rate May Vary

Finance Charges				
	Finance Charge Balance	Daily Periodic Rate	Corresponding Annual Percentage Rate	ANNUAL PERCENTAGE RATE
Purchases	\$52.46	.05341%	19.50%	19.50%
Cash Advances	\$0.00	.05341%	19.50%	19.50%

NMB 0017

NEW MILLENNIUM BANK
PO BOX 9201
OLD BETHPAGE NY 11804 9001



☐ **MOVED?** Just check this box and complete the address change on the reverse side

Account Number: [REDACTED]
Minimum Payment Due: \$20.00
Payment Due Date: 10/13/06
Past Due Amount: \$0.00
New Balance \$65.69
Amount Enclosed \$

Make Checks Payable to: NEW MILLENNIUM BANK

NEW MILLENNIUM BANK
P.O. BOX 5721
HICKSVILLE, N.Y. 11802 5721

DEMOND NOWLIN
2020 ANTHONY CT
GREENSBORO NC 27406 3313

7084



Account Information		Account Activity	
Account Number	[REDACTED]	Previous Balance	\$0.00
Payment Due Date	10/13/06	Purchases	\$64.90
Credit Limit	\$363.00	Cash Advances	\$0.00
Billing Cycle Closing Date	09/18/06	Credits/Returns	\$0.00
Days in Billing Cycle	32	Payments	\$0.00
Overlimit Amount	\$0.00	Fees & Other Debits	\$0.00
		FINANCE CHARGE	\$0.79
		New Balance	\$65.69

For line increase or Customer Service please call: 800 768 9897
To Report a lost or stolen card please call: 800 768 9897
Please send Billing Inquiries to: PO BOX 9201 OLD BETHPAGE, NY 11804

Statement Details				
Trans Date	Post Date	Reference #	Description	Amount
08/26	08/26	7455622KY0FSMXSJ2	SECURITY SW 18007555909 SINGAPORE SG	39.95
08/29	08/29	2469216L100WBM41P	BLOCK *TAXCUT ECOM 800 HRBLOCK MO	24.95
09/18	09/18	*FINANCE CHARGE*	PURCHASES \$0.79 CASH ADVANCE \$0.00	0.79

STATEMENT SAVINGS ACCOUNT BALANCE	371.55
INTEREST PAID THIS CYCLE	0.61
INTEREST PAID YEAR TO DATE	9.05
LENGTH OF STATEMENT PERIOD (DAYS)	32.00
INTEREST RATE	2.00
ANNUAL PERCENTAGE YIELD EARNED	1.89

Your Periodic Rate May Vary

Finance Charges				
	Finance Charge Balance	Daily Periodic Rate	Corresponding Annual Percentage Rate	ANNUAL PERCENTAGE RATE
Purchases	\$46.33	.05341%	19.50%	19.50%
Cash Advances	\$0.00	.05341%	19.50%	19.50%

NEW MILLENNIUM BANK
PO BOX 9201
OLD BETHPAGE NY 11804 9001



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Account Number: [REDACTED]
Minimum Payment Due: \$40.00
Payment Due Date: 11/11/06
Past Due Amount: \$20.00
New Balance \$86.71
Amount Enclosed \$

Make Checks Payable to: NEW MILLENNIUM BANK

NEW MILLENNIUM BANK
P.O. BOX 5721
HICKSVILLE, N.Y. 11802 5721

DEMOND NOWLIN
2020 ANTHONY CT
GREENSBORO NC 27406 3313

6829



Account Information		Account Activity	
Account Number	[REDACTED]	Previous Balance	\$65.69
Payment Due Date	11/11/06	Purchases	\$0.00
Credit Limit	\$363.00	Cash Advances	\$0.00
Billing Cycle Closing Date	10/17/06	Credits/Returns	\$0.00
Days in Billing Cycle	29	Payments	\$0.00
Overlimit Amount	\$0.00	Fees & Other Debits	\$20.00
		FINANCE CHARGE	\$1.02
		New Balance	\$86.71

For line increase or Customer Service please call: 800 768 9897
To Report a lost or stolen card please call: 800 768 9897
Please send Billing Inquiries to: PO BOX 9201 OLD BETHPAGE, NY 11804

Statement Details					
Trans Date	Post Date	Reference #	Description		Amount
10/17	10/17		LATE FEE		20.00
10/17	10/17	*FINANCE CHARGE*	PURCHASES \$1.02 CASH ADVANCE \$0.00		1.02

WE HAVE NOT RECEIVED THE PAYMENT DUE ON YOUR
LAST STATEMENT. IF PAYMENT HAS BEEN MADE,
PLEASE DISREGARD THIS NOTICE.

STATEMENT SAVINGS ACCOUNT BALANCE 372.17
INTEREST PAID THIS CYCLE 0.62
INTEREST PAID YEAR TO DATE 9.67
LENGTH OF STATEMENT PERIOD (DAYS) 29.00
INTEREST RATE 2.00
ANNUAL PERCENTAGE YIELD EARNED 2.11

Your Periodic Rate May Vary

Finance Charges				
	Finance Charge Balance	Daily Periodic Rate	Corresponding Annual Percentage Rate	ANNUAL PERCENTAGE RATE
Purchases	\$65.69	.05341%	19.50%	19.54%
Cash Advances	\$0.00	.05341%	19.50%	19.50%

NEW MILLENNIUM BANK
PO BOX 9201
OLD BETHPAGE NY 11804 9001



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Account Number: [REDACTED]
Minimum Payment Due: \$60.00
Payment Due Date: 12/10/06
Past Due Amount: \$40.00
New Balance \$108.05
Amount Enclosed \$

Make Checks Payable to: NEW MILLENNIUM BANK

NEW MILLENNIUM BANK
P.O. BOX 5721
HICKSVILLE, N.Y. 11802 5721

DEMOND NOWLIN
2020 ANTHONY CT
GREENSBORO NC 27406 3313

6547



Account Information		Account Activity	
Account Number	[REDACTED]	Previous Balance	\$86.71
Payment Due Date	12/10/06	Purchases	\$0.00
Credit Limit	\$363.00	Cash Advances	\$0.00
Billing Cycle Closing Date	11/15/06	Credits/Returns	\$0.00
Days in Billing Cycle	29	Payments	\$0.00
Overlimit Amount	\$0.00	Fees & Other Debits	\$20.00
		FINANCE CHARGE	\$1.34
		New Balance	\$108.05

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To Report a lost or stolen card please call: 800 768 9897
Please send Billing Inquiries to: PO BOX 9201 OLD BETHPAGE, NY 11804

Statement Details					
Trans Date	Post Date	Reference #	Description		Amount
11/15	11/15		LATE FEE		20.00
11/15	11/15	*FINANCE CHARGE*	PURCHASES \$1.34 CASH ADVANCE \$0.00		1.34

YOUR ACCOUNT REMAINS DELINQUENT. PLEASE
CONTACT THE COLLECTION DEPARTMENT IF THERE IS
A PROBLEM WHICH IS DELAYING THE PAYMENT.

STATEMENT SAVINGS ACCOUNT BALANCE 372.79
INTEREST PAID THIS CYCLE 0.62
INTEREST PAID YEAR TO DATE 10.29
LENGTH OF STATEMENT PERIOD (DAYS) 29.00
INTEREST RATE 2.00
ANNUAL PERCENTAGE YIELD EARNED 2.11

Your Periodic Rate May Vary

Finance Charges				
	Finance Charge Balance	Daily Periodic Rate	Corresponding Annual Percentage Rate	ANNUAL PERCENTAGE RATE
Purchases	\$86.71	.05341%	19.50%	19.50%
Cash Advances	\$0.00	.05341%	19.50%	19.50%

NEW MILLENNIUM BANK
PO BOX 9201
OLD BETHPAGE NY 11804 9001



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Account Number: [REDACTED]
Minimum Payment Due: \$20.00
Payment Due Date: 01/09/07
Past Due Amount: \$0.00
New Balance \$266.03
Amount Enclosed \$

Make Checks Payable to: NEW MILLENNIUM BANK

NEW MILLENNIUM BANK
P.O. BOX 5721
HICKSVILLE, N.Y. 11802 5721

DEMOND NOWLIN
2020 ANTHONY CT
GREENSBORO NC 27406 3313

6214



Account Information		Account Activity	
Account Number	[REDACTED]	Previous Balance	\$108.05
Payment Due Date	01/09/07	Purchases	\$210.00
Credit Limit	\$363.00	Cash Advances	\$0.00
Billing Cycle Closing Date	12/15/06	Credits/Returns	\$0.00
Days in Billing Cycle	30	Payments	\$60.00
Overlimit Amount	\$0.00	Fees & Other Debits	\$5.00
		FINANCE CHARGE	\$2.98
		New Balance	\$266.03

For line increase or Customer Service please call: 800 768 9897
To Report a lost or stolen card please call: 800 768 9897
Please send Billing Inquiries to: PO BOX 9201 OLD BETHPAGE, NY 11804

Statement Details				
Trans Date	Post Date	Reference #	Description	Amount
11/27	11/27	F582000NV000DF006	DIRECT PAY FEE	5.00
11/27	11/27	7415518NVX2QKG3Q3	PAYMENT THANK YOU	60.00
11/28	11/28	2444500NXJZ3QXZLF	SPRINT PCS 995 SP WEB 888 211 4727 KS	130.00
11/29	11/29	2461043NY03SB86F5	GET N GO CITGO Q39 SUMMERFIELD NC	20.00
12/01	12/01	2471705P07BYPR9EY	GREAT STOPS GREENSBORO NC	10.00
12/03	12/03	2416405P2B018YW9R	EXXONMOBIL75 04229027 GREENSBORO NC	10.00
12/03	12/03	2461043P203V2RZ35	GET N GO CITGO Q39 SUMMERFIELD NC	40.00
12/15	12/15	*FINANCE CHARGE*	PURCHASES \$2.98 CASH ADVANCE \$0.00	2.98

*****YOUR ANNUAL MEMBERSHIP FEE OF \$59.00
WILL BE ON YOUR NEXT BILLING STATEMENT.*****

STATEMENT SAVINGS ACCOUNT BALANCE 373.41
INTEREST PAID THIS CYCLE 0.62
INTEREST PAID YEAR TO DATE 10.91
LENGTH OF STATEMENT PERIOD (DAYS) 30.00
INTEREST RATE 2.00
ANNUAL PERCENTAGE YIELD EARNED 2.04

Your Periodic Rate May Vary

Finance Charges				
	Finance Charge Balance	Daily Periodic Rate	Corresponding Annual Percentage Rate	ANNUAL PERCENTAGE RATE
Purchases	\$186.04	.05341%	19.50%	19.50%
Cash Advances	\$0.00	.05341%	19.50%	19.50%

NEW MILLENNIUM BANK
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Account Number: [REDACTED]
Minimum Payment Due: \$116.01
Payment Due Date: 02/11/07
Past Due Amount: \$20.00
New Balance \$439.01
Amount Enclosed \$

Make Checks Payable to: NEW MILLENNIUM BANK

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P.O. BOX 5721
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DEMOND NOWLIN
2020 ANTHONY CT
GREENSBORO NC 27406 3313

6251



Account Information		Account Activity	
Account Number	[REDACTED]	Previous Balance	\$266.03
Payment Due Date	02/11/07	Purchases	\$147.35
Credit Limit	\$363.00	Cash Advances	\$0.00
Billing Cycle Closing Date	01/17/07	Credits/Returns	\$0.00
Days in Billing Cycle	33	Payments	\$0.00
Overlimit Amount	\$76.01	Fees & Other Debits	\$20.00
		FINANCE CHARGE	\$5.63
		New Balance	\$439.01

For line increase or Customer Service please call: 800 768 9897
To Report a lost or stolen card please call: 800 768 9897
Please send Billing Inquiries to: PO BOX 9201 OLD BETHPAGE, NY 11804

Statement Details				
Trans Date	Post Date	Reference #	Description	Amount
12/16	12/16	2416407PPF8EG673T	AMOCO OIL 09419243 CLEMMONS NC	20.00
12/25	12/25	2400175PP60S27VQK	NC SEC OF STATE UCC 9198072219 NC	32.00
12/26	12/26	2476501PT60KHV8H3	GREG /HOPE WHALEY 302 875 0231 DE	9.95
01/02	01/02	244450003L4ZXKGBR	FEDEX KINKO'S #3001 GREENSBORO NC	16.40
01/16	01/16	24492800G3DWM8N5	UCC DEPT OF LICENSING 360 6641474 WA	10.00
01/17	01/17	F5820000H000CYLAC	ANNUAL CHARGE 02/07 THROUGH 01/08	59.00
01/17	01/17		LATE FEE	20.00
01/17	01/17	*FINANCE CHARGE*	PURCHASES \$5.63 CASH ADVANCE \$0.00	5.63

WE HAVE NOT RECEIVED THE PAYMENT DUE ON YOUR
LAST STATEMENT. IF PAYMENT HAS BEEN MADE,
PLEASE DISREGARD THIS NOTICE.

STATEMENT SAVINGS ACCOUNT BALANCE 374.03
INTEREST PAID THIS CYCLE 0.62
INTEREST PAID YEAR TO DATE 0.62
LENGTH OF STATEMENT PERIOD (DAYS) 33.00
INTEREST RATE 2.00
ANNUAL PERCENTAGE YIELD EARNED 1.85

Your Periodic Rate May Vary

Finance Charges				
	Finance Charge Balance	Daily Periodic Rate	Corresponding Annual Percentage Rate	ANNUAL PERCENTAGE RATE
Purchases	\$319.79	.05341%	19.50%	19.50%
Cash Advances	\$0.00	.05341%	19.50%	19.50%

NEW MILLENNIUM BANK
PO BOX 9201
OLD BETHPAGE NY 11804 9001



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Account Number: [REDACTED]
Minimum Payment Due: \$21.71
Payment Due Date: 03/12/07
Past Due Amount: \$0.00
New Balance \$364.71
Amount Enclosed \$

Make Checks Payable to: NEW MILLENNIUM BANK

NEW MILLENNIUM BANK
P.O. BOX 5721
HICKSVILLE, N.Y. 11802 5721

DEMOND NOWLIN
2020 ANTHONY CT
GREENSBORO NC 27406 3313

6117



Account Information		Account Activity	
Account Number	[REDACTED]	Previous Balance	\$439.01
Payment Due Date	03/12/07	Purchases	\$0.00
Credit Limit	\$363.00	Cash Advances	\$0.00
Billing Cycle Closing Date	02/15/07	Credits/Returns	\$0.00
Days in Billing Cycle	29	Payments	\$80.00
Overlimit Amount	\$1.71	Fees & Other Debits	\$0.00
		FINANCE CHARGE	\$5.70
		New Balance	\$364.71

For line increase or Customer Service please call: 800 768 9897
To Report a lost or stolen card please call: 800 768 9897
Please send Billing Inquiries to: PO BOX 9201 OLD BETHPAGE, NY 11804

Statement Details				
Trans Date	Post Date	Reference #	Description	Amount
02/09	02/09	74155181800XTMKF9	ONLINE PAYMENT THANK YOU NEW BRUNSWICK NJ	40.00
02/11	02/11	74155181A00XTMKFH	ONLINE PAYMENT THANK YOU NEW BRUNSWICK NJ	40.00
02/15	02/15	*FINANCE CHARGE*	PURCHASES \$5.70 CASH ADVANCE \$0.00	5.70

STATEMENT SAVINGS ACCOUNT BALANCE	374.65
INTEREST PAID THIS CYCLE	0.62
INTEREST PAID YEAR TO DATE	1.24
LENGTH OF STATEMENT PERIOD (DAYS)	29.00
INTEREST RATE	2.00
ANNUAL PERCENTAGE YIELD EARNED	2.10

Your Periodic Rate May Vary

Finance Charges				
	Finance Charge Balance	Daily Periodic Rate	Corresponding Annual Percentage Rate	ANNUAL PERCENTAGE RATE
Purchases	\$368.10	.05341%	19.50%	19.50%
Cash Advances	\$0.00	.05341%	19.50%	19.50%

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Account Number: [REDACTED]
Minimum Payment Due: \$20.00
Payment Due Date: 04/10/07
Past Due Amount: \$0.00
New Balance \$350.14
Amount Enclosed \$

Make Checks Payable to: NEW MILLENNIUM BANK

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DEMOND NOWLIN
2020 ANTHONY CT
GREENSBORO NC 27406-3313

5826



Account Information		Account Activity	
Account Number	[REDACTED]	Previous Balance	\$364.71
Payment Due Date	04/10/07	Purchases	\$0.00
Credit Limit	\$363.00	Cash Advances	\$0.00
Billing Cycle Closing Date	03/16/07	Credits/Returns	\$0.00
Days in Billing Cycle	29	Payments	\$20.00
Overlimit Amount	\$0.00	Fees & Other Debits	\$0.00
		FINANCE CHARGE	\$5.43
		New Balance	\$350.14

For line increase or Customer Service please call: 800-768-9897
To Report a lost or stolen card please call: 800-768-9897
Please send Billing Inquiries to: PO BOX 9201 OLD BETHPAGE, NY 11804

Statement Details				
Trans Date	Post Date	Reference #	Description	Amount
03/12	03/12	74155182700XTMKFB	ONLINE PAYMENT--THANK YOU NEW BRUNSWICK NJ	- 20.00
03/16	03/16	*FINANCE CHARGE*	PURCHASES \$5.43 CASH ADVANCE \$0.00	5.43

STATEMENT SAVINGS ACCOUNT BALANCE	375.27
INTEREST PAID THIS CYCLE	0.62
INTEREST PAID YEAR TO DATE	1.86
LENGTH OF STATEMENT PERIOD (DAYS)	29.00
INTEREST RATE	2.00
ANNUAL PERCENTAGE YIELD EARNED	2.10

Your Periodic Rate May Vary

Finance Charges				
	Finance Charge Balance	Daily Periodic Rate	Corresponding Annual Percentage Rate	ANNUAL PERCENTAGE RATE
Purchases	\$350.81	.05341%	19.50%	19.50%
Cash Advances	\$0.00	.05341%	19.50%	19.50%

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Account Number: [REDACTED]
Minimum Payment Due: \$20.00
Payment Due Date: 05/11/07
Past Due Amount: \$0.00
New Balance \$295.43
Amount Enclosed \$

Make Checks Payable to: NEW MILLENNIUM BANK

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HICKSVILLE, N.Y. 11802-5721

DEMOND NOWLIN
2020 ANTHONY CT
GREENSBORO NC 27406-3313

6077



Account Information		Account Activity	
Account Number	[REDACTED]	Previous Balance	\$350.14
Payment Due Date	05/11/07	Purchases	\$0.00
Credit Limit	\$363.00	Cash Advances	\$0.00
Billing Cycle Closing Date	04/16/07	Credits/Returns	\$0.00
Days in Billing Cycle	31	Payments	\$60.00
Overlimit Amount	\$0.00	Fees & Other Debits	\$0.00
		FINANCE CHARGE	\$5.29
		New Balance	\$295.43

For line increase or Customer Service please call: 800-768-9897
To Report a lost or stolen card please call: 800-768-9897
Please send Billing Inquiries to: PO BOX 9201 OLD BETHPAGE, NY 11804

Statement Details				
Trans Date	Post Date	Reference #	Description	Amount
03/28	03/28	74155182PX2QKG3FJ	PAYMENT - THANK YOU	- 20.00
03/28	03/28	74155182PX2QKG3FS	PAYMENT - THANK YOU	- 20.00
04/10	04/10	74155183400XTMKFG	ONLINE PAYMENT--THANK YOU NEW BRUNSWICK NJ	- 20.00
04/16	04/16	*FINANCE CHARGE*	PURCHASES \$5.29 CASH ADVANCE \$0.00	5.29

STATEMENT SAVINGS ACCOUNT BALANCE	375.89
INTEREST PAID THIS CYCLE	0.62
INTEREST PAID YEAR TO DATE	2.48
LENGTH OF STATEMENT PERIOD (DAYS)	31.00
INTEREST RATE	2.00
ANNUAL PERCENTAGE YIELD EARNED	1.96

Your Periodic Rate May Vary

Finance Charges				
	Finance Charge Balance	Daily Periodic Rate	Corresponding Annual Percentage Rate	ANNUAL PERCENTAGE RATE
Purchases	\$319.81	.05341%	19.50%	19.50%
Cash Advances	\$0.00	.05341%	19.50%	19.50%

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Account Number: [REDACTED]
Minimum Payment Due: \$20.00
Payment Due Date: 06/10/07
Past Due Amount: \$0.00
New Balance \$280.10
Amount Enclosed \$

Make Checks Payable to: NEW MILLENNIUM BANK

NEW MILLENNIUM BANK
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DEMOND NOWLIN
2020 ANTHONY CT
GREENSBORO NC 27406-3313

5378



Account Information		Account Activity	
Account Number	[REDACTED]	Previous Balance	\$295.43
Payment Due Date	06/10/07	Purchases	\$0.00
Credit Limit	\$363.00	Cash Advances	\$0.00
Billing Cycle Closing Date	05/16/07	Credits/Returns	\$0.00
Days in Billing Cycle	30	Payments	\$20.00
Overlimit Amount	\$0.00	Fees & Other Debits	\$0.00
		FINANCE CHARGE	\$4.67
		New Balance	\$280.10

For line increase or Customer Service please call: 800-768-9897
To Report a lost or stolen card please call: 800-768-9897
Please send Billing Inquiries to: PO BOX 9201 OLD BETHPAGE, NY 11804

Statement Details				
Trans Date	Post Date	Reference #	Description	Amount
05/11	05/11	74155184300XTMKF9	ONLINE PAYMENT--THANK YOU NEW BRUNSWICK NJ	- 20.00
05/16	05/16	*FINANCE CHARGE*	PURCHASES \$4.67 CASH ADVANCE \$0.00	4.67

STATEMENT SAVINGS ACCOUNT BALANCE	376.51
INTEREST PAID THIS CYCLE	0.62
INTEREST PAID YEAR TO DATE	3.10
LENGTH OF STATEMENT PERIOD (DAYS)	30.00
INTEREST RATE	2.00
ANNUAL PERCENTAGE YIELD EARNED	2.02

Your Periodic Rate May Vary

Finance Charges				
	Finance Charge Balance	Daily Periodic Rate	Corresponding Annual Percentage Rate	ANNUAL PERCENTAGE RATE
Purchases	\$291.42	.05341%	19.50%	19.50%
Cash Advances	\$0.00	.05341%	19.50%	19.50%

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Account Number: [REDACTED]
Minimum Payment Due: \$20.00
Payment Due Date: 07/10/07
Past Due Amount: \$0.00
New Balance \$244.26
Amount Enclosed \$

Make Checks Payable to: NEW MILLENNIUM BANK

NEW MILLENNIUM BANK
P.O. BOX 5721
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DEMOND NOWLIN
2020 ANTHONY CT
GREENSBORO NC 27406-3313

5101



Account Information		Account Activity	
Account Number	[REDACTED]	Previous Balance	\$280.10
Payment Due Date	07/10/07	Purchases	\$0.00
Credit Limit	\$363.00	Cash Advances	\$0.00
Billing Cycle Closing Date	06/15/07	Credits/Returns	\$0.00
Days in Billing Cycle	30	Payments	\$40.00
Overlimit Amount	\$0.00	Fees & Other Debits	\$0.00
		FINANCE CHARGE	\$4.16
		New Balance	\$244.26

For line increase or Customer Service please call: 800-768-9897
To Report a lost or stolen card please call: 800-768-9897
Please send Billing Inquiries to: PO BOX 9201 OLD BETHPAGE, NY 11804

Statement Details				
Trans Date	Post Date	Reference #	Description	Amount
05/22	05/22	74155184EX2QKG36W	PAYMENT - THANK YOU	- 20.00
06/10	06/10	74155185100XTMKFQ	ONLINE PAYMENT-THANK YOU NEW BRUNSWICK NJ	- 20.00
06/15	06/15	*FINANCE CHARGE*	PURCHASES \$4.16 CASH ADVANCE \$0.00	4.16

STATEMENT SAVINGS ACCOUNT BALANCE	377.13
INTEREST PAID THIS CYCLE	0.62
INTEREST PAID YEAR TO DATE	3.72
LENGTH OF STATEMENT PERIOD (DAYS)	30.00
INTEREST RATE	2.00
ANNUAL PERCENTAGE YIELD EARNED	2.02

Your Periodic Rate May Vary

Finance Charges				
	Finance Charge Balance	Daily Periodic Rate	Corresponding Annual Percentage Rate	ANNUAL PERCENTAGE RATE
Purchases	\$259.42	.05341%	19.50%	19.51%
Cash Advances	\$0.00	.05341%	19.50%	19.50%

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NEW MILLENNIUM BANK
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☐ **MOVED?** Just check this box and complete the address change on the reverse side



Account Number: [REDACTED]
Minimum Payment Due: \$20.00
Payment Due Date: 08/11/07
Past Due Amount: \$0.00
New Balance \$187.90
Amount Enclosed \$

Make Checks Payable to: NEW MILLENNIUM BANK

NEW MILLENNIUM BANK
P.O. BOX 5721
HICKSVILLE, N.Y. 11802-5721

DEMOND NOWLIN
2020 ANTHONY CT
GREENSBORO NC 27406-3313

5359



Account Information		Account Activity	
Account Number	[REDACTED]	Previous Balance	\$244.26
Payment Due Date	08/11/07	Purchases	\$0.00
Credit Limit	\$363.00	Cash Advances	\$0.00
Billing Cycle Closing Date	07/17/07	Credits/Returns	\$0.00
Days in Billing Cycle	32	Payments	\$60.00
Overlimit Amount	\$0.00	Fees & Other Debits	\$0.00
		FINANCE CHARGE	\$3.64
		New Balance	\$187.90

For line increase or Customer Service please call: 800-768-9897
To Report a lost or stolen card please call: 800-768-9897
Please send Billing Inquiries to: PO BOX 9201 OLD BETHPAGE, NY 11804

Statement Details				
Trans Date	Post Date	Reference #	Description	Amount
06/27	06/27	74155185JX2QKG37S	PAYMENT - THANK YOU	- 20.00
06/27	06/27	74155185JX2QKG382	PAYMENT - THANK YOU	- 20.00
07/10	07/10	74155185Z00XTMKFG	ONLINE PAYMENT--THANK YOU NEW BRUNSWICK NJ	- 20.00
07/17	07/17	*FINANCE CHARGE*	PURCHASES \$3.64 CASH ADVANCE \$0.00	3.64

STATEMENT SAVINGS ACCOUNT BALANCE	377.75
INTEREST PAID THIS CYCLE	0.62
INTEREST PAID YEAR TO DATE	4.34
LENGTH OF STATEMENT PERIOD (DAYS)	32.00
INTEREST RATE	2.00
ANNUAL PERCENTAGE YIELD EARNED	1.89

Your Periodic Rate May Vary

Finance Charges				
	Finance Charge Balance	Daily Periodic Rate	Corresponding Annual Percentage Rate	ANNUAL PERCENTAGE RATE
Purchases	\$213.01	.05341%	19.50%	19.50%
Cash Advances	\$0.00	.05341%	19.50%	19.50%

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PO BOX 9201
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Account Number: [REDACTED]
Minimum Payment Due: \$20.00
Payment Due Date: 09/10/07
Past Due Amount: \$0.00
New Balance \$150.59
Amount Enclosed \$

Make Checks Payable to: NEW MILLENNIUM BANK

NEW MILLENNIUM BANK
P.O. BOX 5721
HICKSVILLE, N.Y. 11802-5721

DEMOND NOWLIN
2020 ANTHONY CT
GREENSBORO NC 27406-3313

4736



Account Information		Account Activity	
Account Number	[REDACTED]	Previous Balance	\$187.90
Payment Due Date	09/10/07	Purchases	\$0.00
Credit Limit	\$363.00	Cash Advances	\$0.00
Billing Cycle Closing Date	08/16/07	Credits/Returns	\$0.00
Days in Billing Cycle	30	Payments	\$40.00
Overlimit Amount	\$0.00	Fees & Other Debits	\$0.00
		FINANCE CHARGE	\$2.69
		New Balance	\$150.59

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Please send Billing Inquiries to: PO BOX 9201 OLD BETHPAGE, NY 11804

Statement Details				
Trans Date	Post Date	Reference #	Description	Amount
07/24	07/24	74155186DX2QKG3JS	PAYMENT - THANK YOU	- 20.00
08/11	08/11	74155187000XTMKFH	ONLINE PAYMENT-THANK YOU NEW BRUNSWICK NJ	- 20.00
08/16	08/16	*FINANCE CHARGE*	PURCHASES \$2.69 CASH ADVANCE \$0.00	2.69

STATEMENT SAVINGS ACCOUNT BALANCE	378.38
INTEREST PAID THIS CYCLE	0.63
INTEREST PAID YEAR TO DATE	4.97
LENGTH OF STATEMENT PERIOD (DAYS)	30.00
INTEREST RATE	2.00
ANNUAL PERCENTAGE YIELD EARNED	2.04

Your Periodic Rate May Vary

Finance Charges				
	Finance Charge Balance	Daily Periodic Rate	Corresponding Annual Percentage Rate	ANNUAL PERCENTAGE RATE
Purchases	\$167.89	.05341%	19.50%	19.50%
Cash Advances	\$0.00	.05341%	19.50%	19.50%

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Account Number: [REDACTED]
Minimum Payment Due: \$20.00
Payment Due Date: 10/13/07
Past Due Amount: \$0.00
New Balance \$189.27
Amount Enclosed \$

Make Checks Payable to: NEW MILLENNIUM BANK

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DEMOND NOWLIN
2020 ANTHONY CT
GREENSBORO NC 27406-3313

4528



Account Information		Account Activity	
Account Number	[REDACTED]	Previous Balance	\$150.59
Payment Due Date	10/13/07	Purchases	\$31.02
Credit Limit	\$363.00	Cash Advances	\$0.00
Billing Cycle Closing Date	09/18/07	Credits/Returns	\$0.00
Days in Billing Cycle	33	Payments	\$40.00
Overlimit Amount	\$0.00	Fees & Other Debits	\$45.00
		FINANCE CHARGE	\$2.66
		New Balance	\$189.27

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To Report a lost or stolen card please call: 800-768-9897
Please send Billing Inquiries to: PO BOX 9201 OLD BETHPAGE, NY 11804

Statement Details				
Trans Date	Post Date	Reference #	Description	Amount
08/27	08/27	74155187FX2QKG36N	PAYMENT - THANK YOU	- 20.00
09/03	09/03	24326887PKQ8BQ5EX	ADVANCE AUTO PARTS #4144 GREENSBORO NC	14.76
09/03	09/03	24625127NDPKRJZ8B	TEXACO 00302766 GREENSBORO NC	10.00
09/06	09/06	24401407V018EQW05	USPS 3632059550 GREENSBORO NC	1.82
09/06	09/06	24445007SVZEQ4FX0	KINKOS.COM (P2K) 800-254-6567 VA	4.44
09/10	09/10	74155187X00XTMKFB	ONLINE PAYMENT--THANK YOU NEW BRUNSWICK NJ	- 20.00
09/10	09/10	F58200080000Q1256	ADJUSTMENT-PAYMENTS	20.00
09/13	09/13	F58200080000Q1AUT	RETURNED CHECK CHG	25.00
09/18	09/18	*FINANCE CHARGE*	PURCHASES \$2.66 CASH ADVANCE \$0.00	2.66

STATEMENT SAVINGS ACCOUNT BALANCE	379.01
INTEREST PAID THIS CYCLE	0.63
INTEREST PAID YEAR TO DATE	5.60
LENGTH OF STATEMENT PERIOD (DAYS)	33.00
INTEREST RATE	2.00
ANNUAL PERCENTAGE YIELD EARNED	1.85

Your Periodic Rate May Vary

Finance Charges				
	Finance Charge Balance	Daily Periodic Rate	Corresponding Annual Percentage Rate	ANNUAL PERCENTAGE RATE
Purchases	\$151.11	.05341%	19.50%	19.50%
Cash Advances	\$0.00	.05341%	19.50%	19.50%

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Account Number: [REDACTED]
Minimum Payment Due: \$40.00
Payment Due Date: 11/11/07
Past Due Amount: \$20.00
New Balance \$358.89
Amount Enclosed \$

Make Checks Payable to: NEW MILLENNIUM BANK

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DEMOND NOWLIN
2020 ANTHONY CT
GREENSBORO NC 27406-3313

4351



Account Information		Account Activity	
Account Number	[REDACTED]	Previous Balance	\$0.00
Payment Due Date	11/11/07	Purchases	\$145.75
Credit Limit	\$363.00	Cash Advances	\$0.00
Billing Cycle Closing Date	10/17/07	Credits/Returns	\$0.00
Days in Billing Cycle	29	Payments	\$0.00
Overlimit Amount	\$0.00	Fees & Other Debits	\$209.27
		FINANCE CHARGE	\$3.87
		New Balance	\$358.89

For line increase or Customer Service please call: 800-768-9897
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Please send Billing Inquiries to: PO BOX 9201 OLD BETHPAGE, NY 11804

Statement Details				
Trans Date	Post Date	Reference #	Description	Amount
09/19	09/19	00000000000ATNEWA	BALANCE TRANSFER 4767 0750 1017 9494	189.27
09/28	09/28	24625128GDPSQWZRQ	TEXACO 00302766 GREENSBORO NC	11.00
09/29	09/29	24610438H03TL2XXM	THE POP SHOPPE #144Q39 GREENSBORO NC	11.00
10/03	10/03	24210738M614M2R1V	SOLOMON'S WORLD DAY CARE GREENSBORO NC	50.00
10/08	10/08	24164078SP8QEE11D	AMOCO OIL 08088817 GREENSBORO NC	20.00
10/11	10/11	24316058XFYJEZQ5X	SHELL OIL 20674220137 GREENSBORO NC	53.75
10/17	10/17		LATE FEE	20.00
10/17	10/17	*FINANCE CHARGE*	PURCHASES \$3.87 CASH ADVANCE \$0.00	3.87

WE HAVE NOT RECEIVED THE PAYMENT DUE ON YOUR
LAST STATEMENT. IF PAYMENT HAS BEEN MADE,
PLEASE DISREGARD THIS NOTICE.

Your Periodic Rate May Vary

Finance Charges				
	Finance Charge Balance	Daily Periodic Rate	Corresponding Annual Percentage Rate	ANNUAL PERCENTAGE RATE
Purchases	\$249.79	.05341%	19.50%	19.50%
Cash Advances	\$0.00	.05341%	19.50%	19.50%

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Account Number: [REDACTED]
Minimum Payment Due: \$81.45
Payment Due Date: 12/10/07
Past Due Amount: \$40.00
New Balance \$384.45
Amount Enclosed \$

Make Checks Payable to: NEW MILLENNIUM BANK

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DEMOND NOWLIN
2020 ANTHONY CT
GREENSBORO NC 27406-3313

4149



Account Information		Account Activity	
Account Number	[REDACTED]	Previous Balance	\$358.89
Payment Due Date	12/10/07	Purchases	\$0.00
Credit Limit	\$363.00	Cash Advances	\$0.00
Billing Cycle Closing Date	11/15/07	Credits/Returns	\$0.00
Days in Billing Cycle	29	Payments	\$0.00
Overlimit Amount	\$21.45	Fees & Other Debits	\$20.00
		FINANCE CHARGE	\$5.56
		New Balance	\$384.45

For line increase or Customer Service please call: 800-768-9897
To Report a lost or stolen card please call: 800-768-9897
Please send Billing Inquiries to: PO BOX 9201 OLD BETHPAGE, NY 11804

Statement Details				
Trans Date	Post Date	Reference #	Description	Amount
11/15	11/15		LATE FEE	20.00
11/15	11/15	*FINANCE CHARGE*	PURCHASES \$5.56 CASH ADVANCE \$0.00	5.56

YOUR ACCOUNT REMAINS DELINQUENT. PLEASE
CONTACT THE COLLECTION DEPARTMENT IF THERE IS
A PROBLEM WHICH IS DELAYING THE PAYMENT.

Your Periodic Rate May Vary

Finance Charges				
	Finance Charge Balance	Daily Periodic Rate	Corresponding Annual Percentage Rate	ANNUAL PERCENTAGE RATE
Purchases	\$358.89	.05341%	19.50%	19.50%
Cash Advances	\$0.00	.05341%	19.50%	19.50%

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Account Number: [REDACTED]
Minimum Payment Due: \$20.00
Payment Due Date: 01/11/08
Past Due Amount: \$0.00
New Balance \$335.79
Amount Enclosed \$

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DEMOND NOWLIN
2020 ANTHONY CT
GREENSBORO NC 27406-3313

4028



Account Information		Account Activity	
Account Number	[REDACTED]	Previous Balance	\$384.45
Payment Due Date	01/11/08	Purchases	\$0.00
Credit Limit	\$363.00	Cash Advances	\$0.00
Billing Cycle Closing Date	12/17/07	Credits/Returns	\$0.00
Days in Billing Cycle	32	Payments	\$60.00
Overlimit Amount	\$0.00	Fees & Other Debits	\$5.00
		FINANCE CHARGE	\$6.34
		New Balance	\$335.79

For line increase or Customer Service please call: 800-768-9897
To Report a lost or stolen card please call: 800-768-9897
Please send Billing Inquiries to: PO BOX 9201 OLD BETHPAGE, NY 11804

Statement Details				
Trans Date	Post Date	Reference #	Description	Amount
12/11	12/11	7415518ATX2QKG3RT	PAYMENT - THANK YOU	- 60.00
12/12	12/12	F582000AU000DF006	DIRECT PAY FEE	5.00
12/17	12/17	*FINANCE CHARGE*	PURCHASES \$6.34 CASH ADVANCE \$0.00	6.34

*****YOUR ANNUAL MEMBERSHIP FEE OF \$59.00
WILL BE ON YOUR NEXT BILLING STATEMENT.*****

Your Periodic Rate May Vary

Finance Charges				
	Finance Charge Balance	Daily Periodic Rate	Corresponding Annual Percentage Rate	ANNUAL PERCENTAGE RATE
Purchases	\$371.31	.05341%	19.50%	19.50%
Cash Advances	\$0.00	.05341%	19.50%	19.50%

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Account Number: [REDACTED]
Minimum Payment Due: \$163.39
Payment Due Date: 03/11/08
Past Due Amount: \$40.00
New Balance \$466.39
Amount Enclosed \$

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2020 ANTHONY CT
GREENSBORO NC 27406-3313

3863



Account Information		Account Activity	
Account Number	[REDACTED]	Previous Balance	\$440.56
Payment Due Date	03/11/08	Purchases	\$0.00
Credit Limit	\$363.00	Cash Advances	\$0.00
Billing Cycle Closing Date	02/15/08	Credits/Returns	\$0.00
Days in Billing Cycle	29	Payments	\$0.00
Overlimit Amount	\$103.39	Fees & Other Debits	\$20.00
		FINANCE CHARGE	\$5.83
		New Balance	\$466.39

For line increase or Customer Service please call: 800-768-9897
To Report a lost or stolen card please call: 800-768-9897
Please send Billing Inquiries to: PO BOX 9201 OLD BETHPAGE, NY 11804

Statement Details				
Trans Date	Post Date	Reference #	Description	Amount
02/15	02/15		LATE FEE	20.00
02/15	02/15	*FINANCE CHARGE*	PURCHASES \$5.83 CASH ADVANCE \$0.00	5.83

YOUR ACCOUNT REMAINS DELINQUENT. PLEASE
CONTACT THE COLLECTION DEPARTMENT IF THERE IS
A PROBLEM WHICH IS DELAYING THE PAYMENT.

Your Periodic Rate May Vary

Finance Charges				
	Finance Charge Balance	Daily Periodic Rate	Corresponding Annual Percentage Rate	ANNUAL PERCENTAGE RATE
Purchases	\$376.56	.05341%	19.50%	19.50%
Cash Advances	\$0.00	.05341%	19.50%	19.50%

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Account Number: [REDACTED]
Minimum Payment Due: \$210.05
Payment Due Date: 04/11/08
Past Due Amount: \$60.00
New Balance \$493.05
Amount Enclosed \$

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DEMOND NOWLIN
2020 ANTHONY CT
GREENSBORO NC 27406-3313

3646



Account Information		Account Activity	
Account Number	[REDACTED]	Previous Balance	\$466.39
Payment Due Date	04/11/08	Purchases	\$0.00
Credit Limit	\$363.00	Cash Advances	\$0.00
Billing Cycle Closing Date	03/17/08	Credits/Returns	\$0.00
Days in Billing Cycle	31	Payments	\$0.00
Overlimit Amount	\$130.05	Fees & Other Debits	\$20.00
		FINANCE CHARGE	\$6.66
		New Balance	\$493.05

For line increase or Customer Service please call: 800-768-9897
To Report a lost or stolen card please call: 800-768-9897
Please send Billing Inquiries to: PO BOX 9201 OLD BETHPAGE, NY 11804

Statement Details				
Trans Date	Post Date	Reference #	Description	Amount
03/17	03/17		LATE FEE	20.00
03/17	03/17	*FINANCE CHARGE*	PURCHASES \$6.66 CASH ADVANCE \$0.00	6.66

YOUR ACCOUNT IS CURRENTLY CLOSED

Your Periodic Rate May Vary

Finance Charges				
	Finance Charge Balance	Daily Periodic Rate	Corresponding Annual Percentage Rate	ANNUAL PERCENTAGE RATE
Purchases	\$402.39	.05341%	19.50%	19.50%
Cash Advances	\$0.00	.05341%	19.50%	19.50%

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Account Number: [REDACTED]
Minimum Payment Due: \$100.00
Payment Due Date: 05/11/08
Past Due Amount: \$80.00
New Balance \$134.75
Amount Enclosed \$

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DEMOND NOWLIN
2020 ANTHONY CT
GREENSBORO NC 27406-3313

3544



Account Information		Account Activity	
Account Number	[REDACTED]	Previous Balance	\$493.05
Payment Due Date	05/11/08	Purchases	\$0.00
Credit Limit	\$363.00	Cash Advances	\$0.00
Billing Cycle Closing Date	04/16/08	Credits/Returns	\$382.79
Days in Billing Cycle	30	Payments	\$0.00
Overlimit Amount	\$0.00	Fees & Other Debits	\$20.00
		FINANCE CHARGE	\$4.49
		New Balance	\$134.75

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To Report a lost or stolen card please call: 800-768-9897
Please send Billing Inquiries to: PO BOX 9201 OLD BETHPAGE, NY 11804

Statement Details				
Trans Date	Post Date	Reference #	Description	Amount
04/03	04/03	F582000FE000KD731	AN ADJUSTMENT TO YOUR ACCOUNT	- 382.79
04/16	04/16		LATE FEE	20.00
04/16	04/16	*FINANCE CHARGE*	PURCHASES \$4.49 CASH ADVANCE \$0.00	4.49

YOUR ACCOUNT IS CURRENTLY CLOSED

Your Periodic Rate May Vary

Finance Charges				
	Finance Charge Balance	Daily Periodic Rate	Corresponding Annual Percentage Rate	ANNUAL PERCENTAGE RATE
Purchases	\$280.27	.05341%	19.50%	19.50%
Cash Advances	\$0.00	.05341%	19.50%	19.50%

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Account Number: [REDACTED]
Minimum Payment Due: \$120.00
Payment Due Date: 06/09/08
Past Due Amount: \$100.00
New Balance \$156.84
Amount Enclosed \$

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DEMOND NOWLIN
2020 ANTHONY CT
GREENSBORO NC 27406-3313

3847



Account Information		Account Activity	
Account Number	[REDACTED]	Previous Balance	\$134.75
Payment Due Date	06/09/08	Purchases	\$0.00
Credit Limit	\$363.00	Cash Advances	\$0.00
Billing Cycle Closing Date	05/15/08	Credits/Returns	\$0.00
Days in Billing Cycle	29	Payments	\$0.00
Overlimit Amount	\$0.00	Fees & Other Debits	\$20.00
		FINANCE CHARGE	\$2.09
		New Balance	\$156.84

For line increase or Customer Service please call: 800-768-9897
To Report a lost or stolen card please call: 800-768-9897
Please send Billing Inquiries to: PO BOX 9201 OLD BETHPAGE, NY 11804

Statement Details				
Trans Date	Post Date	Reference #	Description	Amount
05/15	05/15		LATE FEE	20.00
05/15	05/15	*FINANCE CHARGE*	PURCHASES \$2.09 CASH ADVANCE \$0.00	2.09

YOUR ACCOUNT IS CURRENTLY CLOSED

Your Periodic Rate May Vary

Finance Charges				
	Finance Charge Balance	Daily Periodic Rate	Corresponding Annual Percentage Rate	ANNUAL PERCENTAGE RATE
Purchases	\$134.75	.05341%	19.50%	19.52%
Cash Advances	\$0.00	.05341%	19.50%	19.50%

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Account Number: [REDACTED]
Minimum Payment Due: \$0.00
Payment Due Date: 06/14/08
Past Due Amount: \$0.00
New Balance \$0.00
Amount Enclosed \$

Make Checks Payable to: NEW MILLENNIUM BANK

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DEMOND NOWLIN
2020 ANTHONY CT
GREENSBORO NC 27406-3313



Account Information		Account Activity	
Account Number	[REDACTED]	Previous Balance	\$156.84
Payment Due Date	06/14/08	Purchases	\$0.00
Credit Limit	\$363.00	Cash Advances	\$0.00
Billing Cycle Closing Date	05/20/08	Credits/Returns	\$156.84
Days in Billing Cycle	30	Payments	\$0.00
Overlimit Amount	\$0.00	Fees & Other Debits	\$0.00
		FINANCE CHARGE	\$0.00
		New Balance	\$0.00

For line increase or Customer Service please call: 800-768-9897
To Report a lost or stolen card please call: 800-768-9897
Please send Billing Inquiries to: PO BOX 9201 OLD BETHPAGE, NY 11804

Statement Details				
Trans Date	Post Date	Reference #	Description	Amount
05/20	05/20	F582000GX00999990	CHARGE OFF ACCOUNT-PRINCIPALS	- 110.26
05/20	05/20	F582000GX00999990	CHARGE OFF ACCOUNT *FINANCE CHARGES*	- 46.58

Your Periodic Rate May Vary

Finance Charges				
	Finance Charge Balance	Daily Periodic Rate	Corresponding Annual Percentage Rate	ANNUAL PERCENTAGE RATE
Purchases	\$0.00	.05341%	19.50%	19.50%
Cash Advances	\$0.00	.05341%	19.50%	19.50%